

Amendments to the Claims

1. (currently amended) A method of operating an automated transaction machine comprising:

- a) reading customer identification information from a card with a card reading device in operative connection with an automated transaction machine;
- b) accessing at least one customer profile value from at least one data store, responsive to the customer identification information;
- c) generating at least one web page responsive to the at least one customer profile value; and
- d) displaying the at least one web page at the machine through operation of a browser, wherein the at least one web page includes a plurality of selectable transaction options for performing transactions with the automated transaction machine.

2. (original) The method according to claim 1, further comprising:

- e) receiving an input from an operator of the automated transaction machine; and

- f) modifying the at least one customer profile value in the data store responsive to the input.
3. (original) The method according to claim 2, wherein the data store includes a remote database.
4. (original) The method according to claim 2, wherein the data store includes a smart card.
5. (currently amended) The method according to claim 1 ~~2~~, wherein in step (a) the reading device includes a smart card reader device, and wherein the customer identification information is read from a smart card.
6. (original) The method according to claim 2, wherein the customer profile value is representative of the preferred natural language of the customer, wherein the web page is generated in a language that corresponds to the value, wherein the input is representative of a different value for the preferred natural language of the customer.
7. (original) The method according to claim 2, wherein the customer profile value is representative of a fast cash amount, wherein the web page includes a selectable option which corresponds to having the automated transaction machine dispense an amount of cash that is equal to the fast cash amount, wherein step (f) includes modifying the fast cash amount.

8. (previously presented) Computer readable media having computer readable instructions embodied thereon, the computer readable instructions operative to cause at least one computer to carry out the method steps recited in claim 1.

9. (original) A method comprising:

- a) reading an account number from a card with a card reading device of an automated transaction machine;
- b) accessing a plurality of customer profile values that correspond to the account number;
- c) displaying a web page in a browser with the automated transaction machine, wherein the web page includes a plurality of selectable options for performing a transaction with the automated transaction machine, wherein at least one of the selectable options is produced responsive to at least one of the accessed customer profile values;
- d) receiving an input that corresponds to a selected one of the selectable options with an input device; and

- e) performing the transaction with the automated transaction machine responsive to the selected one of the selectable options.

10. (original) The method according to claim 9, further comprising:

- e) modifying at least one of the accessed customer profile values in the data store responsive to the selected option.

11. (original) The method according to claim 10, wherein the customer profile values include a last withdrawal amount representative of a previously withdrawn amount of cash, wherein one of the selectable options corresponds to a dispensing of an amount of cash equal to the last withdrawal amount, wherein step (e) includes dispensing of a selected amount of cash with a cash dispenser device, and wherein step (f) includes modifying the last withdrawal amount with a value that corresponds to the selected amount of cash.

12. (previously presented) Computer readable media having computer readable instructions embodied thereon, the computer readable instructions operative to cause at least one computer to carry out the method steps recited in claim 9.

13. (currently amended) A method comprising:

- a) receiving at least one customer identification value with an automated transaction machine;
- b) accessing a customer profile from a data store, wherein the customer profile corresponds to the customer identification value, wherein the customer profile includes a customer type value, wherein a customer type value differentiates between classes of customers with regard to operations available with the automated transaction machine; and
- c) displaying a web page in a browser of the automated transaction machine, wherein the web page is loaded responsive to the customer type value.

14. (currently amended) The method according to claim 13, wherein when the customer type value corresponds to a servicer of automated transaction machines, the web page includes a plurality of selectable servicer options for servicing the automated transaction machine.

15. (currently amended) The method according to claim 13 ~~14~~, wherein when the customer type value corresponds to a consumer, the web page includes a plurality of selectable transaction options for performing transactions with the automated transaction machine.

16. (original) The method according to claim 15, further comprising:

- d) receiving an input that corresponds to one of the selectable transaction options;
and
- e) dispensing an amount of cash with a cash dispenser device responsive to the input.

17. (original) The method according to claim 13, wherein the web page includes a plurality of selectable transaction options for performing transactions with the automated transaction machine, and wherein the method further comprises:

- d) receiving an input that corresponds to one of the selectable transaction options;
and
- e) updating the customer profile data responsive to the input.

18. (currently amended) The method according to claim 13

wherein when the customer type value corresponds to a first class ~~type~~ of customer, the web page includes a first option to perform a first transaction with the automated transaction machine,

wherein when the customer type corresponds to a second class ~~type~~ of customer, the web page does not include the first option.

19. (original) The method according to claim 18, wherein the first transaction corresponds to bill payment.

20. (previously presented) Computer readable media having computer readable instructions embodied thereon, the computer readable instructions operative to cause at least one computer to carry out the method steps recited in claim 13.

21. (currently amended) A method comprising:

- a) receiving a customer identity information ~~value associated with a consumer using~~
at an ATM, wherein the ATM includes a cash dispenser operative to dispense
cash;
- b) accessing a customer profile responsive to the customer identity information
~~value;~~
- c) retrieving marketing information from the customer profile;
- ~~c~~ d) selecting a targeted advertisement responsive to the marketing information
~~customer profile;~~ and

~~d~~ e) displaying a web page in a browser of the ATM, wherein the web page includes the targeted advertisement.

22. (currently amended) The method according to claim 21, further comprising prior to step (d) ~~(c)~~:

e) determining if the consumer is a customer associated with a financial institution, wherein if the consumer is determined not to be a customer of the financial institution, the targeted advertisement includes a promotion for the financial institution.

23. (currently amended) The method according to claim 21, wherein the targeted advertisement includes at least one selectable option, wherein the method further comprises:

~~(e)~~ (f) receiving an input from the consumer that corresponds to the selectable option; and

~~(f)~~ (g) updating the customer profile responsive to the input.

24. (previously presented) Computer readable media having computer readable instructions embodied thereon, the computer readable instructions operative to cause at least one computer to carry out the method steps recited in claim 21.

25. (new) A method comprising:

- (a) receiving customer identification information with an ATM, wherein the ATM includes at least one banking transaction function device, wherein the at least one banking transaction function device includes a currency dispenser operative to dispense currency,
- (b) displaying at least one web page at the ATM through operation of at least one browser, wherein the at least one web page respectively corresponds to the received customer identification information, wherein the at least one web page includes a plurality of banking transaction selections associated with performing banking transactions with the ATM, and wherein at least one of the selections includes a currency withdrawal request.

26. (new) The method according to claim 25 and further comprising:

- (c) receiving an input corresponding to a selection with the at least one input device of the ATM,
- (d) responsive to step (c), accessing at least one markup language document from at least one data store, wherein the at least one markup language document includes at least one instruction adapted to cause operation of at

least one banking transaction function device associated with carrying out a banking transaction function corresponding to the selection,

- (e) responsive to the at least one instruction accessed in step (d), operating the at least one banking transaction function device in carrying out the banking transaction function.

27. (new) The method according to claim 26 wherein step (a) includes reading customer identification information with a reading device in operative connection with the ATM, and further comprising:

- (f) responsive to the customer identification information read in step (a), accessing at least one customer profile from at least one data store,
- (g) generating at least one web page responsive to the at least one customer profile,

wherein step (b) includes displaying the at least one web page generated in step (g).

28. (new) The method according to claim 27 wherein in step (d) the at least one markup document is accessed via the Internet and includes a currency dispense instruction operative to cause operation of the currency dispenser,

wherein step (e) includes operating the currency dispenser to dispense currency responsive to the currency dispense instruction.